

III. REMARKS

A. Overview

Claims 1, 4, 7-47, 49, 52, 54-60, 62, 65-71 are pending in the present matter. Claims 2, 3, 6, 48, 50, 51, 53, and 63 have been cancelled by the instant amendment. Claims 1, 45, 56, 62, and 68-71 are amended by present amendment. In general, the amendments clarify that the method includes a determination of whether the stored value was “credited to a customer account with a provider of goods or services.” Applicants respectfully submit that no new matter is included in the instant amendments.

B. Interview

Applicants would like to express gratitude to Examiner St. Cyr for participating in a telephone interview held on June 8, 2007, with Phil Chakiris, a representative of the assignee and the undersigned counsels of the applicant. During the interview, the claim amendments of the instant Response were discussed, and Examiner St. Cyr indicated that such amendments appeared to favorably distinguish the present invention from that of the Risafi reference (6,473,500).

C. Rejection of Claims 1-60 and 62-71 Under 35 U.S.C. § 102(e) As Being Allegedly Anticipated By Risafi

Claims 1-4, 6-60 and 62, 63 and 65-71 were rejected under 35 U.S.C. §102(e) as being allegedly anticipated by U.S. Patent No. 6,473,500 to Risafi *et al.* (“Risafi”).

1. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 1

a. *Claim 1*

As amended claim 1 recites, *inter alia*, a method of conducting a return transaction that includes “determining a refund amount, comprising...responsive to a determination that none of the associated value has been credited to the customer account, setting the refund amount equal to the associated value; and responsive to a determination that any portion of the associated value has been credited to the customer account, setting the refund amount to zero,” “deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account” and “making the stored value account available for resale.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 1

Risafi does not disclose, teach, or suggest claim 1 of the present invention. Nothing in Risafi discloses a return transaction for a PIN-enabled stored value account that includes the steps of “determining a refund amount, comprising...responsive to a determination that none of the associated value has been credited to the customer account, setting the refund amount equal to the associated value; and responsive to a determination that any portion of the associated value has been credited to the customer account, setting the refund amount to zero,” “deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account” or “making the stored value account available for resale.” (Emphasis added).

Accordingly, Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 1 and the Applicants respectfully request that the rejection of claim 1 under 35 U.S.C. 102(e) be withdrawn.

2. Risafi Does Not Disclose, Teach, or Suggest The Methods of Claims 2-4 and 6-44

The Applicants submit that claims 2-4 and 6-44 are dependent on claim 1, which has been shown to be patentable over the cited reference. The Applicants therefore submit that claims 2-4 and 6-44 must also be patentable over Risafi and therefore respectfully request that the rejection of claims 2-4 and 6-44 under 35 U.S.C. 102(e) be withdrawn.

3. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 45

a. Claim 45

As amended, claim 45 recites, *inter alia*, a method of conducting a return transaction that includes the steps of “determining a refund amount...refunding the associated value responsive to a determination that none of the associated value has been credited to the customer account,” “deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account” and “making the stored value account available for resale.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 45

Risafi does not disclose, teach, or suggest claim 45 of the present invention. Nothing in Risafi discloses a return transaction for a PIN-enabled stored value account that includes the steps of “refunding the associated value responsive to a determination that none of the associated value has been credited to the customer account,” “deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account” and “making the stored value account available for resale.” (Emphasis added).

Accordingly, Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 45 and the Applicants respectfully request that the rejection of claim 45 under 35 U.S.C. 102(e) be withdrawn.

4. Risafi Does Not Disclose, Teach, or Suggest the Methods of Claims 46-55

The Applicants submit that claims 46-55 are dependent on claim 45, which has been shown to be patentable over the cited reference. The Applicants therefore submit that claims 46-55 must also be patentable over Risafi and therefore respectfully request that the rejection of claims 46-55 under 35 U.S.C. 102(e) be withdrawn.

5. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 56

a. Claim 56

Similar to claims 1 and 45, claim 56 as amended recites, *inter alia*, a method of conducting a return transaction that recites “responsive to a determination that none of the associated value has been credited to the customer account, offering the stored value account for resale.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 56

Risafi does not disclose, teach, or suggest claim 56 of the present invention. Nothing in Risafi discloses a return transaction for a PIN-enabled stored value account that recites “responsive to a determination that none of the associated value has been credited to the customer account, offering the stored value account for resale.” (Emphasis added).

Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 56 and the Applicants respectfully request that the rejection of claim 56 under 35 U.S.C. 102(e) be withdrawn.

6. Risafi Does Not Disclose, Teach, or Suggest
The Methods of Claims 57-60

The Applicants submit that claims 57-60 are dependent on claim 56, which has been shown to be patentable over the cited reference. The Applicants therefore submit that claims 57-60 must also be patentable over Risafi and therefore respectfully request that the rejection of claims 57-60 under 35 U.S.C. 102(e) be withdrawn.

7. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 62

a. Claim 62

Claim 62 as amended recites, *inter alia*, a method of conducting a return transaction that recites “passing an authorization response to the merchant terminal based on the determining action, comprising an indication that the value has not been credited to the customer account [and] responsive to a determination that none of the associated value has been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 62

Risafi does not disclose, teach, or suggest claim 62 of the present invention. Nothing in Risafi discloses a return transaction for a PIN-enabled stored value account that recites “passing an authorization response to the merchant terminal based on the determining action, comprising an indication that the value has not been credited to the customer account [and] responsive to a determination that none of the associated value has been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.” (Emphasis added).

Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 62 and the Applicants respectfully request that the rejection of claim 62 under 35 U.S.C. 102(e) be withdrawn.

8. Risafi Does Not Disclose, Teach, or Suggest
The Methods of Claims 63, 65-67

The Applicants submit that claims 63, and 65-67 are dependent on claim 62, which has been shown to be patentable over the cited reference. The Applicants therefore submit that claims 63, and 65-67 must also be patentable over Risafi and therefore respectfully request that the rejection of claims 63, and 65-67 under 35 U.S.C. 102(e) be withdrawn.

9. Risafi Does Not Disclose, Teach, or Suggest the Method of Claims 68 or 71

a. Claims 68 and 71

Claims 68 and 71 recite a method of conducting a stored value account return transaction. Each claim as amended recites, *inter alia*, the step of “responsive to a determination that none of the associated value has been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claims 68 or 71

Risafi does not disclose, teach, or suggest claims 68 or 71 of the present invention. Nothing in Risafi discloses a return transaction for a PIN-enabled stored value account that is “responsive to a determination that none of the associated value has been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.” (Emphasis added).

Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 68 and 71 and the Applicants respectfully request that the rejection of claim 68 and 71 under 35 U.S.C. 102(e) be withdrawn.

10. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 69

a. Claim 69

Claims 69 as amended recites, *inter alia*, a system for conducting a stored value account return transaction comprising the element of “a processor for determining whether the associated value has been credited to the customer account and for deactivating the stored value account upon a determination that none of the associated value has been credited to the customer account.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 69

Risafi does not disclose, teach, or suggest claim 69 of the present invention. Nothing in Risafi discloses a system for conducting stored value account return transactions that disclose the element of “a processor for determining whether the associated value has been credited to the customer account and for deactivating the stored value account upon a determination that none of the associated value has been credited to the customer account.” (Emphasis added).

Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 69 and the Applicants respectfully request that the rejection of claim 69 under 35 U.S.C. 102(e) be withdrawn.

11. Risafi Does Not Disclose, Teach, or Suggest the Method of Claim 70

a. Claim 70

Claims 70 as amended recites a method of conducting a stored value account return transaction comprising, *inter alia*, the step of “responsive to a determination that none of the associated value has been credited to the customer account, deactivate the stored value account.” (Emphasis added).

b. Risafi Does Not Disclose, Teach, or Suggest Claim 70

Risafi does not disclose, teach, or suggest claim 70 of the present invention. Nothing in Risafi discloses a system for conducting stored value account return transactions that disclose the element of “responsive to a determination that none of the associated value has been credited to the customer account, deactivate the stored value account.”

Applicants respectfully submit that Risafi does not disclose, teach, or suggest the claim elements of claim 70 and the Applicants respectfully request that the rejection of claim 70 under 35 U.S.C. 102(e) be withdrawn.

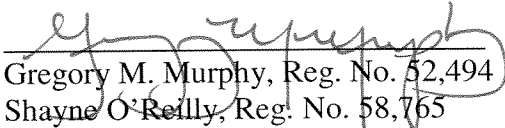
V. Conclusion

For all the reasons set forth above, it is respectfully submitted that all outstanding rejections have been overcome. All pending claims are patentably distinguishable over the prior art of record. Applicants accordingly submit that these claims are in a condition for allowance. Reconsideration and allowance of all claims are respectfully requested.

Should the Office have any questions or wish to discuss the present application, please contact the undersigned representative of Applicants at the number listed below.

Respectfully submitted,

Dated: June 11, 2007


Gregory M. Murphy, Reg. No. 52,494
Shayne O'Reilly, Reg. No. 58,765
Attorneys for Applicant
Telephone: (804) 788-7365
Facsimile: (804) 343-4912

Please Direct all Correspondence to:
J. Michael Martinez de Andino, Esq.
Hunton & Williams LLP
Riverfront Plaza, East Tower
951 East Byrd Street
Richmond, Virginia 23219-4074